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PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Johnson et al.

Art Unit: 3628

Serial No.: 09/737,037

Examiner: Frantzy Poinvil

Filed: December 14, 2000

For: METHODS AND SYSTEMS  
FOR AUTOMATED INFERRED  
VALUATION OF CREDIT  
SCORING

## AMENDMENT AFTER ALLOWANCE UNDER 37 C.F.R. 1.312

Mail Stop: ISSUE FEE  
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In accordance with 37 C.F.R. 1.312, Applicants request that the Office amend the above-identified patent application as follows: